UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No. 13-1522

IN RE: FATEMEH NAJAFIAN,

Debtor,

FATEMEH NAJAFIAN,

Plaintiff - Appellant,

v.

EDUCATIONAL CREDIT MANAGEMENT CORPORATION; SALLIE MAE INC.,

Defendants - Appellees.

Appeal from the United States District Court for the Eastern District of Virginia, at Alexandria. Anthony John Trenga, District Judge. (1:12-cv-01408-AJT-TCB)

Submitted: September 24, 2013 Decided: September 26, 2013

Before NIEMEYER and THACKER, Circuit Judges, HAMILTON, Senior Circuit Judge.

Affirmed by unpublished per curiam opinion.

Fatemeh Najafian, Appellant Pro Se. Julie K. Swedback, Senior Attorney, EDUCATIONAL CREDIT MANAGEMENT CORPORATION, Oakdale, Minnesota, for Appellees. Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Fatemeh Najafian appeals the district court's order affirming the bankruptcy court's order denying her a hardship discharge of student loan debt pursuant to 11 U.S.C. § 523(a)(8) (2006). We have reviewed the record and find no reversible error. Accordingly, we grant Najafian's motion to proceed in forma pauperis and affirm for the reasons stated by the district court. <u>Najafian v. Educ. Credit Mgmt</u>, No. 1:12-cv-01408-AJT-TCB (E.D. Va. Apr. 5, 2013). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED